

From: grantwriting@nas.com

Sent: Thursday, January 20, 2005 6:01 PM

To: Comments, Regs; ssiddiqi@ncrc.org

Subject: RIN 3064-AC50

Re: No. 2004-53 and 2004-54 Regulation Comments Chief Counsel's Office Office of Thrift Supervision 1700 G Street NW Washington, DC 20552 Dear Sir or Madam: I am a supporter of the Community Reinvestment Act. It combats redlining by lending institutions and provides vitally needed capital to struggling communities. Please withdraw your proposed changes. They will hurt those very people who most need help. Please. This time. Do something good for the underdog. Yours Sincerely, David Given-Seymour